

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

ERIK M. BUCHANAN
LEIGH ANNE BUCHANAN
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:17-70746 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

December 22, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 10/11/2017 and confirmed on 12/6/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		90,357.95
Less Refunds to Debtor	1,854.23	
TOTAL AMOUNT OF PLAN FUND		88,503.72

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,029.00	
Trustee Fee	4,037.23	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,066.23

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	MIDFIRST BANK SSB*	0.00	42,153.11	0.00	42,153.11
	Acct: 6983				
	MIDFIRST BANK SSB*	5,520.23	5,520.23	0.00	5,520.23
	Acct: 6983				
	ALLY FINANCIAL(*)	14,183.52	14,183.52	1,903.36	16,086.88
	Acct: 1938				
	AMERICREDIT FINANCIAL SVCS INC DBA	13,932.80	13,932.80	1,916.46	15,849.26
	Acct: 0223				
					79,609.48

Priority					
	KENNETH P SEITZ ESQ	0.00	0.00	0.00	0.00
	Acct:				
	ERIK M. BUCHANAN	0.00	0.00	0.00	0.00
	Acct:				
	ERIK M. BUCHANAN	681.24	681.24	0.00	0.00
	Acct:				
	ERIK M. BUCHANAN	1,172.99	1,172.99	0.00	0.00
	Acct:				
	LAW OFFICES OF KENNETH P SEITZ	0.00	0.00	0.00	0.00
	Acct:				
	KENNETH P SEITZ ESQ	3,029.00	3,029.00	0.00	0.00
	Acct:				

*** NONE ***

Unsecured					
	AFNI	0.00	0.00	0.00	0.00
	Acct: 3367				
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00
	Acct: HGGL				
	CREDIT COLLECTIONS USA	0.00	0.00	0.00	0.00
	Acct: 8501				
	CREDIT COLLECTION SERVICES	0.00	0.00	0.00	0.00
	Acct: 9462				
	CREDIT ONE BANK	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 0920				
	PREMIER BANKCARD LLC; JEFFERSON C	429.57	181.16	0.00	181.16
	Acct: 6592				
	LVNV FUNDING LLC, ASSIGNEE	720.33	303.78	0.00	303.78
	Acct: 0920				
	PENELEC/FIRST ENERGY**	2,506.91	1,057.21	0.00	1,057.21
	Acct: 2100				
	PORTFOLIO RECOVERY ASSOCIATES, LL	677.84	285.86	0.00	285.86
	Acct: 1506				
	CACH LLC-ASSIGNEE	0.00	0.00	0.00	0.00
	Acct: 3549				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 5617				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00
	Acct:				
					1,828.01
TOTAL PAID TO CREDITORS					81,437.49

TOTAL CLAIMED
PRIORITY 0.00
SECURED 33,636.55
UNSECURED 4,334.65

Date: 12/22/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
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IN RE:

ERIK M. BUCHANAN
LEIGH ANNE BUCHANAN
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:17-70746 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Erik M. Buchanan
Leigh Anne Buchanan
Debtors

Case No. 17-70746-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Dec 23, 2022

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 25, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Erik M. Buchanan, Leigh Anne Buchanan, P.O. Box 340, Jennerstown, PA 15547-0340
14777594	+ Penelec, c/o FirstEnergy, 101 Crawford's Corner Rd., Bldg #1, Suite 1-511, Holmdel, NJ 07733-1976
14708801	+ Penelec, P.O. Box 3687, Akron, OH 44309-3687

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 23 2022 22:56:59	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Dec 23 2022 22:54:00	Americredit Financial Services, Inc dba GM Financi, P O Box 183853, Arlington, TX 76096-3853
cr	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 23 2022 22:56:53	CACH, LLC its successors and assigns as assignee o, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14746167	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Dec 23 2022 22:54:00	AmeriCredit Financial Services, Inc., dba GM Financial, P.O. Box 183853, Arlington, TX 76096
14708791	+ Email/Text: EBNProcessing@afni.com	Dec 23 2022 22:54:00	Afni, Attn: Bankruptcy, Po Box 3097, Bloomington, IL 61702-3097
14708792	+ Email/Text: ally@ebn.phinsolutions.com	Dec 23 2022 22:53:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
14715203	Email/Text: ally@ebn.phinsolutions.com	Dec 23 2022 22:53:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14708793	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Dec 23 2022 22:54:00	AmeriCredit/GM Financial, Po Box 183853, Arlington, TX 76096-3853
14782528	Email/PDF: resurgentbknotifications@resurgent.com	Dec 23 2022 22:56:53	CACH, LLC its successors and assigns as assignee, of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14708794	+ Email/Text: bankruptcy@firstenergycorp.com	Dec 23 2022 22:54:00	Collection Service Cen, 839 5th Ave, New Kensington, PA 15068-6303
14708795	+ Email/Text: ccusa@ccuhome.com	Dec 23 2022 22:53:00	Credit Coll USA, Ccusa, 16 Distributor Dr Ste 1, Morgantown, WV 26501-7209
14708796	+ Email/Text: bankruptcy_notifications@ccusa.com	Dec 23 2022 22:54:00	Credit Collections Services, Attention: Bankruptcy, 725 Canton Street, Norwood, MA 02062-2679
14708797	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 23 2022 22:57:00	Credit One Bank Na, Po Box 98873, Las Vegas,

District/off: 0315-7

User: auto

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			NV 89193-8873
14708798	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Dec 23 2022 22:57:00	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
14782529	Email/PDF: resurgentbknotifications@resurgent.com	Dec 23 2022 22:56:53	LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14708799	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 23 2022 22:57:00	LVNV Funding/Resurgent Capital, Po Box 10497, Greenville, SC 29603-0497
14736882	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Dec 23 2022 22:56:51	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
14708800	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Dec 23 2022 22:56:59	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
14708802	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 23 2022 22:57:00	Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
14730013	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 23 2022 22:57:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14709095	+ Email/PDF: rmscedi@recoverycorp.com	Dec 23 2022 22:57:08	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14747327	+ Email/Text: JCAP_BNC_Notices@jcap.com	Dec 23 2022 22:54:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MIDFIRST BANK
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14766068	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court., AmeriCredit Financial Services, Inc, dba GM Financial, P O Box 183853, Arlington, TX 76096

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 25, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2022 at the address(es) listed below:

Name	Email Address
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District/off: 0315-7

User: auto

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Date Rcvd: Dec 23, 2022

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Brian Nicholas

on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com

Kenneth P. Seitz

on behalf of Debtor Erik M. Buchanan thedebterasers@aol.com

Kenneth P. Seitz

on behalf of Joint Debtor Leigh Anne Buchanan thedebterasers@aol.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 5